IN THE SPECIFICATION

Please replace the paragraph beginning at page 25, line 1, with the following rewritten paragraph:

5   This is just one possible method to achieve alignment. Other characteristic features of fingerprint images, such as the center and orientation of the ellipse that bounds the fingertip image, could be used to align the enrolled and presented fingerprint images. A similar method is to use the first and second-order moments of the fingerprint images. These moments can be interpreted as defining equivalent ellipses and

10   can be used in the same fashion as above. Still another method would be to save a private copy of the original enrollment image 650, then directly align each authentication image 670 with it using some overall matching function before applying the specified distortion to the authentication image. The private copy of the original enrollment image might be stored in a device which remains in the possession of the user (such as a

15   smartcard) in order to guard against exposure of the user's actual biometric.

Please replace the paragraph beginning at page 35, line 12, with the following rewritten paragraph:

20   Other embodiments, used as business methods are more fully described and claimed in U.S. Patent application number 09/596,085 xxx, filed on the same day as this disclosure, and entitled **BUSINESS SYSTEM AND METHOD USING A DISTORTED BIOMETRICS**, to Bolle et al., which is herein incorporated by reference in its entirety.

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